

August 04, 2025

Re: LARA FAKHOURY  
1243 JACARANDA PL  
UPLAND, CA 91784-7410

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UPLAND, CA 91784-7410

Case No.: 6:25-bk-15107-SY  
341a Meeting: 08/27/25 9:00 AM  
Place: **See Trustee's website for  
instructions on video  
appearance**

#### **CHECKLIST FOR 341(A) MEETING AND NOTICE THAT CASE MAY BE DISMISSED**

You recently filed a chapter 13 Bankruptcy petition and received notice of your 341 (a) meeting. This is a partial list of your obligations for the meeting. Note that your case may be dismissed, including dismissal with a 180-day bar against refiling, for any of the following: (1) failure to appear and make payments at the creditor meeting or confirmation hearing, (2) failure to comply with the requirements of Local Bankruptcy Rule 3015-1 or any requirements of bankruptcy law, or (3) failure to comply with any of the following requirements:

1. **Photo Identification:** Prior to the 341(a) meeting you must provide valid photographic evidence of your identification. Acceptable forms include: California State Driver's License or ID card, passport, or military ID card. Expired cards or photocopies are not acceptable - see Trustee's website.
2. **Social Security Number:** Prior to the 341(a) meeting you must provide valid proof of your Social Security number. Acceptable forms of proof are: Social Security card, original W-2, or 1099 forms from your employer, or a letter from the IRS - see Trustee's website.
3. **Plan Payments:** Your first payment, as set forth in your plan, is due 30 days from the date you filed your bankruptcy petition, and subsequent payments are due on the same day of the month thereafter. Payments can be made on-line at [www.TFSbillpay.com](http://www.TFSbillpay.com) (there is a charge for TFS) or via certified check or money order, payable to "Chapter 13 Trustee" and mailed to **P.O. Box 1330, Riverside, CA 92502**. Be sure to print your last name and case number on the instrument.
4. **Post-Petition Mortgage Payments:** If you are represented by an attorney, your attorney is authorized to forward the payment(s) to your lender(s). You may also mail the payments directly, but you must file and serve the Trustee with a copy of the Declaration Setting Forth Post-Petition Preconfirmation Deed of Trust Payments, available at the clerk's office or the Trustee's website.
5. **Proof of Income:** Make sure that evidence of your current income (i.e. legible copies of your three most recent consecutive paystubs) is received to the Trustee at least 7 days before the 341(a) meeting. Be prepared to explain payroll deductions. Submit proof of all sources of income: (e.g. support or alimony, disability, Social Security, foster care, contributions from 3rd parties), see LBR 3015-1(c).
6. **Debtor Engaged in Business:** If you are self-employed, or if you are an independent contractor, you must submit the following documents: (1) Chapter 13 Business Report, (2) complete copies of past 2 years of tax returns, (3) six months of bank statements, and (4) six months of individual profit & loss statements, signed under penalty of perjury. See Local Bankruptcy Rule 3015-1(c)(4) for additional requirements.
7. **Income from Rental Property:** If you receive rental income, you must complete a Real Property Questionnaire and submit copies of lease agreements and recent rent receipts.
8. **Proof of Service of the Plan:** Make sure that a copy of your plan was served on all creditors at least 21 days prior to your 341(a) meeting, and that a completed "proof of service" form has been filed with the court.
9. **Auto Insurance:** Provide the declarations page from your vehicle insurance policy.
10. **Most Recent Income Tax Returns.** YOU MUST SUBMIT A COPY OF YOUR MOST RECENT YEAR'S FEDERAL TAX RETURN TO THE TRUSTEE NOT LATER THAN 7 DAYS PRIOR TO THE 341(a) MEETING.

If you need rental assistance, check <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

**See the Trustee's website at [www.rodan13.com](http://www.rodan13.com) for more information, including the Chapter 13 Handbook, proof of income forms and instructions. If you have questions, please consult an attorney.**

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Caso No.: 6:25-bk-15107-SY  
Junta 341a: 08/27/25 9:00 AM  
Lugar: **Vea el sitio web del Administrador  
para instrucciones sobre la  
aparición de video**

**Lista Para Junta 341(a) y Noticia Que Su Caso Puede Ser Despedido**

Usted recientemente archiva una petición para Bancarrota en Capítulo 13 y recibió notificación de su junta 341(a). La siguiente es una lista parcial de sus obligaciones para la junta 341(a). Tenga en cuenta que su caso puede ser despedido, incluyendo con una prohibición de 180 días contra otra declaración bajo cualquier capítulo de Código de Bancarrota por cualquiera de lo siguiente: (1) falta de asistir y hacer pagos en la junta 341(a) de acreedores, o audiencia de confirmación, (2) falta de cumplir con los requisitos de las leyes de Bancarrota, o (3) falta de cumplir con cualquiera de los siguiente requisitos:

1. **Identificación fotográfica:** Antes de la junta 341(a) usted debe proveer una valida prueba fotográfica de su identificación. Documentos aceptables incluyen: Licencia para conducir o ID del estado de California, pasaporte, o una ID militar. Las tarjetas vencidas no son aceptables - Vea el sitio web del Administrador.
2. **Número de Seguro Social:** Antes de la junta 341(a) usted debe proveer prueba válida de su número de seguro social. Documentos aceptables de prueba son: Tarjeta de Seguro Social (no se acepta una fotocopia). Formulario W-2 o 1099 de parte de su empleador. O una carta del IRS - Vea el sitio web del Administrador.
3. **Pagos del plan:** Su primer pago, expuesto en la segunda página de su plan, es vencido 30 días después del día en que archiva su petición de bancarrota, y pagos siguientes se vencen el mismo día del mes en adelante. Se hacen pagos solo en forma de un cheque certificado o giro postal. No se aceptan los cheques personales ni dinero en efectivo. Debe hacer los pagos pagables al "Chapter 13 Trustee." Escriba su apellido y número de caso en cada cheque certificado o giro postal. **Mande pagos a: PO Box 1330, Riverside, CA 92502.**
3. **Pagos del plan:** Su primer pago, expuesto en la segunda página de su plan, es vencido 30 días después del día en que archiva su petición de bancarrota, y pagos siguientes se vencen el mismo día del mes en adelante. Los pagos pueden hacerse en línea en [www.TFSbillpay.com](http://www.TFSbillpay.com) (hay un cargo por TFS) o cheque certificado o giro postal, a nombre de "Chapter 13 Trustee" y enviado por correo a **P.O. Box 1330, Riverside, CA 92502**. Asegúrese de escribir su apellido y número de caso en el instrumento.
5. **Prueba de Ingresos:** Asegúrese de que las pruebas de sus ingresos actuales (i.e., copias legibles de sus tres (3) talones de cheques más recientes) sean presentadas al Administrador al menos 7 días antes de la junta 341(a). Este preparado para explicar las deducciones del talón de cheque. Presente las pruebas de todas las fuentes de ingresos: (e.g., manutención o pensión alimenticia, pagos para incapacidad, Seguro Social, pagos por crianza de niños, contribuciones de terceras personas), ver LBR 3015-1(c).
6. **Deudor Empleado en Negocio:** Si usted trabaja por su propia cuenta, o si usted es un contratista independiente, debe presentar los siguientes documentos: (1) Reporte del negocio de Capítulo 13, (2) copias completas de las declaraciones de impuestos por los últimos 2 años, (3) extractos de cuenta bancaria de los últimos seis meses, y (4) seis meses de declaraciones individuales de pérdidas y ganancias, firmada bajo pena de perjurio.
7. **Ingresos de Propiedad de Alquileres:** Si usted recibe ingresos de alquileres, debe completar un Cuestionario de Propiedad y presentar copias de Contratos de Arrendamiento, y recibos de renta.
8. **Comprobante de servicio del Plan:** Asegúrese de que una copia de su plan haya sido enviado a todos los acreedores al menos 21 días antes de su junta 341(a), y que un formulario completo de "comprobante de servicio" haya sido archivado con la corte.
9. **Seguro de Auto:** Proveer la página de declaración de su póliza de seguro del vehículo.
10. **Declaración de Impuestos:** Usted debe someter copias de las DECLARACIONES DE IMPUESTOS FEDERALES MAS RECIENTES al administrador no mas tarde de 7 DIAS ANTES DE LA JUNTA 341(a).

Si necesita asistencia de renta, chequear <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

Vea el sitio de Internet [www.rodan13.com](http://www.rodan13.com) para más información, incluyendo el Manual de Capítulo 13, formularios de Comprobante de Ingresos e instrucciones. Si tiene preguntas, favor de consultar un abogado.

In re: **LARA FAKHOURY**

Main Document

Page 3 of 3 **Chapter: 13**Debtor(s) Case Number: **6:25-bk-15107-SY****PROOF OF SERVICE OF DOCUMENT**

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is 3787 University Avenue, Riverside, CA 92501.

A true and correct copy of the foregoing document entitled: **CHECKLIST FOR 341(A) MEETING AND NOTICE THAT CASE MAY BE DISMISSED** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner indicated below:

**I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF")** - Pursuant to controlling General Orders(s) LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **08/04/2025**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address (es) indicated below:  
**ben@nexusbk.com**

☐ Service Information continued on attached page

**II. SERVED BY UNITED STATES MAIL:**

On 08/04/2025 I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail, first class, postage prepaid, and addressed as follows. *Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.*

Debtor

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☐ Service Information continued on attached page

**III. SERVED BY PERSONAL DELIVERY, OVERNIGHT TRANSMISSION OR EMAIL** (State method for each person or entity served): Pursuant to F.R.Civ.P.5 and/or controlling LBR, on \_\_\_\_\_ I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. *Listing the judge here constitutes a declaration that personal delivery on the judge will be completed no later than 24 hours after the document is filed.*

☐ Service Information continued on attached page

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

08/04/2025  
Date

Susan Jones  
Printed Name

/s/ Susan Jones  
Signature